

WELL AWARE



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In This Issue

- 2013 Open Enrollment
- DelaWELL's Stretch & Go Challenge Starts April 1st
- 2012 Flexible Spending Account – Claims Filing Deadline
- Highmark Blue Cross Blue Shield – New ID Cards
- Wednesday April 24th Is National Walk @ Lunch Day
- Did You Know? – Eligibility & Enrollment Rules
- Time Is Running Out To Earn The DelaWELL Rewards
- April Is National Cancer Control Month
- Employee Spotlight – Don Weber
- Fitness Guru – Exercises To Reduce Low Back Pain
- Healthy Recipe – S'more Bars
- Flexible Spending Account – Benny Card Update

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1-800-489-8933 OR (302) 739-8331

2013 Open Enrollment - May 13 Through May 29, 2013. Open Enrollment For Health, Prescription, Dental And Vision Will Soon Be Here, So Mark Your Calendar Now!

This is your once a year opportunity to enroll, make changes or terminate your current health care benefit elections for a July 1, 2013 effective date.

Watch for your 2013 Open Enrollment Updates brochure during the week of April 29th. The brochure will include the health plan premiums for employees and retirees effective July 1, 2013 and the dates and locations of the health fairs in May 2013.

State of Delaware Group Health Insurance Program vendors will be available at all health fair locations to answer questions and assist you in choosing the best benefit plan(s) for you and your family. The 2013 Open Enrollment booklet will be posted on the Statewide Benefits Office website at www.ben.omb.delaware.gov/oe for review in late April 2013.

More detailed information about your benefits can be found at the Statewide Benefits Office website at www.ben.omb.delaware.gov. We are also available for assistance by email at benefits@state.de.us or by telephone between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday at (302) 739-8331 or (800) 489-8933.



Get Ready On April 1 With DelaWELL's Stretch & Go Challenge

DelaWELL's Stretch & Go Challenge begins April 1 and runs through May 12, 2013. Activities are designed to help you increase your functional strength, improve your flexibility and maintain a healthy body. You will earn 1 point for each of these activities (up to 3 points per day):

1. **Walk or complete cardio exercises at least 15 minutes per day.**
2. **Complete at least 10 minutes of strength training per day.**
3. **Stretch at least 10 minutes per day.**

Your goal over this 6-week challenge is to earn 90 points. For details about the challenge, please visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>). Consider printing the paper tracking form for convenience or try the new mobile Mya™ app! There is no cost for the app, just download and start tracking your progress beginning April 1st. All points must be entered online at the DelaWELL Health Portal or through the Mya™ app **by May 22, 2013. Have Questions? Call 1-866-674-9103.**

*DelaWELL's 2012-2013 Wellness Challenges are provided as additional health resources and do not count toward the 2012-2013 DelaWELL Reward requirements. To learn more about the 2012-2013 DelaWELL Rewards, please visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. After you log in, click on "Program Overview" located on the left menu.

2012 Flexible Spending Account (FSA) Members - Claims Filing Deadline Is Fast Approaching!

The Statewide Benefits Office would like to remind our 2012 Flexible Spending Account (FSA) participants about the upcoming April 15, 2013 deadline to file a claim for reimbursement from your 2012 account. FSA's are a use it or lose it benefit. According to IRS rules, all claims for 2012 eligible expenses must be submitted to ASI by April 15, 2013 or you will lose any funds remaining in your 2012 account.

For additional information about your FSA, visit the Statewide Benefits Office website at www.ben.omb.delaware.gov/fsa. You may also call ASIFlex at (800) 659-3035 or Larry Frank at the Statewide Benefits Office at (302) 739-8331 or (800) 489-8933.

Getting Excited About Spring

Are you getting excited about spring? Take advantage of this time of renewal and increased energy to plan events or participate in activities that cause you to look forward, create healthy distractions from work stress, and give you more balance in your life. Whether it is indoor germinating of garden seeds prior to planting, getting rid of stored junk in a weekend garage sale, or arranging short getaway trips, these spring "tune-up" activities will lift your mood and provide feelings of accomplishment you will be thankful for later!

Take Note! Blue Cross Blue Shield Of Delaware Is NOW Highmark Blue Cross Blue Shield Delaware (Highmark Delaware)....


As part of the full integration of Blue Cross Blue Shield of Delaware to Highmark Blue Cross Blue Shield Delaware (Highmark Delaware), new identification (ID) cards are scheduled to be mailed to members. The card will have a similar look to your old card, but it's printed on thin, light plastic that is both durable and environmentally friendly.


When you receive your new card, you will get instructions as to when to begin using it. After that date, be sure to destroy your current ID card(s) and present your new card to your health care providers when you need covered health care services. **Be sure to let your health care providers know that your ID card is new.** The new card will reflect your new group and member identification numbers.

Here are some other new features of your Highmark Delaware coverage:

- You will receive a separate ID card for each covered family member.
- The indication that the State of Delaware is your employer will no longer appear on your ID card.
- If you have HMO/Blue Care coverage, your primary physician's (PCP) name will appear on your ID card.

Your benefits have not changed! But take some time to review the information included with your new ID card. You will learn about new features and services now available to you as a Highmark Delaware member.

| | |
|--|-------------|
|  | |
| MEMBER NAME | DEPENDENT |
| FIRSTNAME M | FIRSTNAME M |
| LASTNAME | LASTNAME |
| MEMBER ID | |
| ZAK109465762001 | |
| Group | 01234567 |
| BC/BS Plan | 070/570 |
| RxGrp | HMRK001 |
| RxBIN | 610014 |



If a member makes changes during the plan year – such as adding a dependent, changes his/her name, or changes PCP (HMO/Blue care members only) -- a new ID card will be provided to the member for immediate use. Employees who enroll in or change to another Highmark Delaware health care plan during open enrollment in May for an effective date of July 1, 2013 will receive an ID card in June to be shown to your health care providers on and after July 1, 2013.

Questions? Contact Highmark Delaware at 1-800-633-2563 or Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933.

Register For The DelaWELL University Onsite Health Seminar Topics



April 2013: "Allergies and Asthma"

Allergies can make you feel miserable, and some are dangerous. Millions of Americans suffer from asthma, which is becoming more prevalent. Come learn what you can do! At this seminar, you will learn about:

- Are you at risk for allergies?
- Symptoms, common allergens, prevention, treatment and care
- What causes asthma and its attacks
- The risks, signs and symptoms
- Treatment options for asthma



May 2013: "Women's Health"

Women's Health Week is May 12 – 18. In recognition of this health observance, the DelaWELL Program is offering "Women's Health" seminars throughout the month of May. Come learn more about the top self-care concerns of women, including:

- Personal Wellness
- Breast cancer, mammography and self-exams
- Nutrition and eating disorders
- Pap smear and preventive screenings
- Skin care
- Menopause



June 2013: "Men's Health"

National Men's Health Week is June 10 – 16. In recognition of this health observance, the DelaWELL Program is offering "Men's Health" seminars throughout the month of June. Learn more about the top self-care concerns of men, including:

- General nutrition and exercise
- Prostate problems, testicular cancer and self-exams
- Hair loss and skin care
- Back care and sports injuries



The onsite health seminars are offered from 12-1pm and 4-5pm at various locations throughout the state. To register for a seminar date, time and location that is convenient for you, please visit www.delawell.delaware.gov and click on the "DelaWELL University Health Seminars" link.

Wednesday, April 24, 2013 Is National Walk @ Lunch Day



Turn a working lunch into a walking lunch! Bring your sneakers to work with you on April 24th and take time out of your lunch break (i.e., 10, 15, 20 or 30 minutes) and go for a walk outside your work building. Encourage your co-workers to join you and get a walking group together! Not only will you feel energized for the rest of the day, but you will get a breath of fresh air and sunshine! If weather or conditions are not the best, take your walk inside your building or climb the stairs.

After your walk, be sure to e-mail the DelaWELL staff at Employee.Wellness@state.de.us with your National Walk @ Lunch Day story. We would love to know how long you walked, how many people were in your group, how you felt afterwards and if you plan on sticking with it. Feel free to submit a photo of your walking group as well. With participant permission, stories and photos will be published on the DelaWELL website and in the WellAWARE newsletter.

When done briskly and on a regular basis, walking* can decrease the risk of heart attack and type 2 diabetes, control weight, improve muscle tone and reduce stress. **Activity that requires moderate effort is safe for most people. If you have a chronic health condition such as heart disease, arthritis, diabetes or other symptoms be sure to talk with your doctor about the types and amounts of physical activity that are right for you.*



Did You Know?

The State Employee Benefits Committee (SEBC) is authorized by Delaware Code to establish rules governing State of Delaware employee health care plans. The rules are called the “Group Health Insurance Program (GHIP) Eligibility and Enrollment Rules” and they govern eligibility and enrollment in **all** health, dental, and vision care plans sponsored by the State of Delaware. A complete set of the amended GHIP Eligibility and Enrollment Rules effective April 1, 2013 can be viewed in the “Documentation” section of the Statewide Benefits Office website at <http://www.ben.omb.delaware.gov/>.

What is your responsibility regarding coverage if you become divorced? Please refer to Rule 4.11, which states:

“When a covered regular officer or employee or eligible pensioner divorces, coverage for the ex-spouse will terminate on the day following the date of divorce. Premiums are paid on a monthly basis and not prorated. The regular officer or employee or eligible pensioner must remit the employee contribution for the plan, which included the spouse for the entire month. The regular officer or employee or eligible pensioner must submit a signed application within 30 days prior to or 30 days following the date of divorce. If DSS terminates as a result of the divorce, the regular officer or employee or eligible pensioner must pay the employee contribution for the entire month that the divorce occurred.”

“DSS” stands for “Double State Share”. Be sure to promptly notify your benefits representative and/or your HR office of your divorce.

Take a few minutes to familiarize yourself with the GHIP Eligibility & Enrollment Rules today!

Questions? Please contact your benefits representative or the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933.

Whole Grains Promote Healthy Eyes

Incorporating whole grains into your diet can contribute to several lifestyle improvements. Whole grains can benefit your eyes by protecting them from vision-impairing conditions and reducing the risk of vision loss later in life.

Cataracts and Macular Degeneration

Whole grains contain vitamin E, zinc and niacin, which can all improve eye health by reducing the risk of cataracts and age-related macular degeneration (AMD), a leading cause of vision loss among older people.

Replacing refined carbohydrates and high glycemic index foods with whole grains can slow the progression of AMD by as much as 8%. Instead of eating high glycemic carbohydrates like white bread and pasta, choose less refined carbohydrates such as quinoa, brown rice, oats and whole wheat breads and pastas.

Overall Eye Health

Whole grains reduce the likelihood of blood sugar spikes that can damage the retina over time. Corn, which is also gluten free, is high in antioxidants and lutein, an enzyme necessary for sustained eye health. The zinc in whole grains protects eye tissue from light and inflammation. Eating whole grains is a good nutritional practice for both overall health and eye health.

Whole Grains

Whole grains, or foods made from them, contain all the essential parts and naturally occurring nutrients of the entire grain seed. They include:

- Amaranth
- Barley
- Buckwheat
- Corn, including whole cornmeal & popcorn
- Oats, including oatmeal
- Teff
- Wheat, including cracked wheat
- Rice, both brown rice and colored rice
- Rye
- Sorghum (also called milo)
- Millet
- Quinoa
- Triticale
- Wild rice

To learn more about your vision benefits, please visit www.eyemedvisioncare.com and click the **Members** tab.



Time Is Running Out To Earn the 2012-2013 DelaWELL Rewards

Program Year: July 1, 2012 through May 31, 2013

(All activity requirements must be met no later than May 31, 2013)

A journey toward good health starts with small steps, by setting realistic health and wellness goals. Whether you want to lose weight, become more active, quit smoking, manage your stress, improve your nutrition or maintain a healthy lifestyle, DelaWELL Rewards your efforts!¹

Just Getting Started?

Visit the **DelaWELL Health Portal** at <https://delawell.alerehealth.com> to register and set up your personal profile. In just a few minutes, you'll set up your own username and password to keep your information secure.

Earning the DelaWELL \$200 Gold Level Reward Is As Easy As 1-2-3:

1) Know Your Numbers: Individuals who have not yet completed their screening in this **Program Year** still have time to participate in a DelaWELL Health Screening to be held at various locations throughout the state now through April 29, 2013. Once logged in, click on the links on the left side of the DelaWELL Health Portal (<https://delawell.alerehealth.com>) for more information, including a screening calendar and to sign up for an appointment.

2) Get A Plan: Complete your confidential online **Wellness Assessment** questionnaire for 2012-2013 by visiting the DelaWELL Health Portal (<https://delawell.alerehealth.com>). In just 15-20 minutes, you will get your Wellness Score and personalized report with recommendations for healthy steps you can take to reach your goals. Current members can view their past wellness assessment results to measure progress and health changes.

3) Join a Program:

- Meet the purchase requirements for the **Weight Watchers program** and submit your reimbursement form by **April 15, 2013**.² Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> to learn more.
- **Or**, actively participate in an Alere **Health Coaching Program or Condition Care Program**.² to get the support and tools you need to make a healthy change or maintain your health. Visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) or call 1-866-674-9103 to find out more and enroll today.

DelaWELL Rewards Your Efforts!¹

SILVER LEVEL: Complete Steps 1 and 2 to earn **\$100!**

OR

GOLD LEVEL: Complete Steps 1 and 2 and 3 to earn **\$200!**

DelaWELL Health Portal - <https://delawell.alerehealth.com>

1-866-674-9103

¹ DelaWELL Silver Level Reward amounts earned between July 1, 2012 and October 15, 2012 were paid in December 2012. DelaWELL Silver Level Reward amounts earned between October 16, 2012 and May 31, 2013 and all DelaWELL Gold Level Reward amounts earned between July 1, 2012 and May 31, 2013 will be paid in July 2013. Employees who earn a reward will receive a cash incentive included as part of their pay in either their December 2012 or July 2013 pay, as appropriate. State non-Medicare eligible pensioners who earn a reward will have it applied toward either their December 2012 or July 2013 pension check, as appropriate. Rewards are NOT offered to spouses, dependents or participating group members (with the exception of University of Delaware and Delaware Transit Corporation employees). Both the Wellness Assessment and Health Screening are required to earn rewards. All activity requirements must be met no later than May 31, 2013.

² Qualification for a Health Coaching or Condition Care program is determined by the results of your Wellness Assessment or healthcare claims. Participants must enroll in and participate in a Health Coaching program or Condition Care program or complete one of the two Weight Watchers program options to complete Step 3 and qualify to earn the \$200 Gold Level Reward. Your Health Coach will validate completion, and credit will automatically be awarded upon meeting the criteria of completing 8 interactions (i.e., phone call, email or online conversation) with a coach during the first 6 months after enrollment, as well as completing a follow-up health coaching survey. Credit will be awarded to participants of a Condition Care Program who keep scheduled phone calls with their Alere nurse care manager throughout the program year to meet completion criteria. Participants must email or fax their completed Reimbursement Form (Along with the required Billing History proof of purchase) to Weight Watchers by April 15, 2013, in order to receive credit towards the DelaWELL \$200 Gold Level Reward.

April 15, 2013 – Deadline For Weight Watchers Reimbursement Form Submission, In Order To Receive Credit Towards The DelaWELL \$200 Gold Level Reward



As a reminder, Weight Watchers participants must email or fax their completed Reimbursement Form (Along with the required Billing History proof of purchase or Lifetime member card) to Weight Watchers by **April 15, 2013**, in order to receive credit towards the DelaWELL \$200 Gold Level Reward. Reimbursement Forms received after April 15th will not be accepted. To access the Reimbursement Form, visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>). After you log in, click on the “Reimbursement Form” link located on the left menu under Weight Watchers.

The reward for purchasing 3 consecutive months of Meetings with Monthly Pass membership or 6 consecutive months of Weight Watchers Online membership, is a onetime offer during the 2012-2013 DelaWELL Program Year and is part of the DelaWELL \$200 Gold Level Reward which will be paid in July 2013.

weightwatchers

April Is National Cancer Control Month

More than one million people in the United States get cancer each year. As high as that number is, the recent trend overall in cancer incidence and deaths has been down due to advances in early detection and treatment, along with a drop in tobacco use.

A growing number of cancer treatments now target the vulnerabilities of cancer cells, leaving healthy cells alone and leading to fewer side effects for the patient. Most cancers are still treated with surgery, chemotherapy, radiation therapy or a combination of these therapies.



Prevention is still the best defense. There are steps you can take to reduce your risk:

- **Don't Smoke** – Each year, more than 180,000 Americans die from cancer that is related to tobacco use. DelaWELL wants to help you kick the habit! **For a list of DelaWELL's tobacco cessation resources, please visit** <http://www.delawell.delaware.gov/smoking.shtml>.
- **Eat a Healthy Diet** – Emphasize more fruits and vegetables, nuts, legumes and less red meat.
- **Maintain a Healthy Weight** – Excess weight is linked to more than 90,000 American cancer deaths each year.
- **Exercise** – Regular moderate activity helps maintain a healthy weight.
- **Practice Sun Safety** – Reduce your risk of skin cancer.
- **Girls and women aged 9-26 may talk with their doctor about the HPV Vaccine**



Get Screened. Early detection of a cancer in its earliest stage before it has spread is important.

To learn more about cancer prevention or any other health topic, take advantage of the free and confidential Nurse24SM line administered by Alere. **Call 1-866-674-9103 or to chat online with a nurse visit the DelaWELL Health Portal** (<https://delawell.alerehealth.com>).

Sources: American Cancer Society, Cancer Facts and Figures, American Institute for Cancer Research



Motivation Station: Employee Spotlight

“For me this hasn’t been about a diet, and I’m not focused on losing a certain number of pounds. It has been lifestyle changes and finding balance between home and work. My only goal is to feel better.”

Don Weber
North District Engineer
Department of Transportation (DelDOT)



“It all started with a walk... that simple! I had been thinking I needed to make changes for a while and lately had not been feeling all that well. I used to be a fairly active person but as work, stress and children’s activities ramped up, my activity levels dropped off and my eating habits changed. On a normal day I would be up at 4 am, log on and check e-mail. Then I would eat one (or two bagels) slathered with cream cheese, go to work, eat out for lunch, back to work, etc.

Since I have always been an early riser, one morning I decided to sneak out of the house and go for a walk around my neighborhood instead of checking e-mail. When I got home I was tired, but I felt better. After a week of doing so, I started carrying weights as I walked. A few weeks later I tried to run. Fortunately it was dark and my neighbors were sleeping. I made it five houses before I was out of breath, walked for a couple than I ran again. A few weeks later I was around the neighborhood loop once, then twice, then three times. I did a 5k in November and was up to 5 miles in January.

I started keeping a diary of what and when I was eating and did so for several months. It really helped me figure out my good and bad habits. Even today if I feel things are slipping, I'll pull my food diary back out and track for a few days. Instead of a bagel with cream cheese, I started substituting a bagel thin with laughing cow wedges and sugar-free jams. Instead of vending machine snacks, I started bringing fresh fruit and vegetables to work. Instead of eating a chicken cheese steak at lunch, I now eat healthier soup options or salads with grilled chicken (along with dressings and croutons on the side so I can portion them).

In mid-August I had my DelaWELL Health Screening. It was free and counted toward the \$200 DelaWELL Reward. I fasted and went to the appointment. My blood sugar and cholesterol were normal, my blood pressure was in the pre-hypertension range and my Body Mass Index (BMI) was obese. Horrible sounding term, but accurate! For me, it was the kick in the pants I needed to reinforce what I was already doing. At 46, I could either make changes on my own or find myself doing so because of some future chronic medical condition. Because of my high BMI, DelaWELL offered me a free health coach. The price was right and all I had to do was answer a few questions. I have found my coach to be a great resource of information and ideas. When I mentioned issues with portion sizes, he found me a wallet card that I carry that equates these to common items. Now that I am focusing on maintaining these habits, my coach has provided me information and articles on the subject. I have also taken advantage of the DelaWELL "wellness challenges" they run and the health sessions, including one on managing stress. My blood pressure is now normal and my BMI has dropped by 1/3.

More than seven months have passed and I have lost 130 lbs. For me this hasn’t been about a diet, and I'm not focused on losing a certain number of pounds. It has been lifestyle changes and finding balance between home and work. My only goal is to feel better. When people ask how I did it, I answer by saying "taking a walk." I now go to the gym which opens at 5 am, work out, come home, get our kids to school and go to work without having to worry about making it later. That is a routine I believe I'll be able to maintain.”

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us for possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit www.delawell.delaware.gov and click on the “Motivation Station” link.

Healthy Recipe



s'more
bars

Takes 30-60 minutes
Makes 18 bars

INGREDIENTS:

- No-stick cooking spray
- 2 ¼ cups (7 ½ oz/235 g) graham cracker crumbs (from 18 crackers)
- 1/2 cup (3 ½ oz/105 g) sugar
- 1/3 cup (1 ½ oz/45 g) cake flour
- 1/3 cup (1 ½ oz/45 g) white whole-wheat flour or all-purpose flour
- 2 teaspoons baking powder
- 1/8 teaspoon cream of tartar
- 1 cup (8 fl oz/240 ml) skim milk or low-fat soy milk
- 1/4 cup (2 oz/60 g) unsweetened applesauce
- 1/4 cup (60 ml) safflower or other vegetable oil
- 3 large egg whites
- 1 ½ cups (3 oz/90 g) mini-marshmallows
- 1/2 cup (3 oz/90 g) semi-sweet chocolate chips

PREPARATION:

1. Preheat the oven to 350°F (175°C). Spray a 9x13-inch (23x32-cm) baking pan with cooking spray.
2. In a mixing bowl, whisk together cracker crumbs, sugar, flours, baking powder and cream of tartar.
3. In a food processor or blender, combine milk, applesauce, oil and egg whites. Process to blend. Pour over the dry ingredients and stir just to mix.
4. Spread the batter in the prepared pan. Bake until set and browned, about 18 minutes.
5. Sprinkle marshmallows onto the hot pan of bars. Return the pan to the oven for 2 or 3 minutes to soften the marshmallows. Swirl the melted marshmallows evenly over the bars. Melt chocolate chips in a double boiler or in the microwave. Drizzle the melted chocolate over the marshmallow topping. Let cool and cut into bars.

NUTRITIONAL INFO PER SERVING

| |
|--------------------|
| 118 Calories |
| 4.5g Fat |
| 1.0g Saturated fat |
| 2.0g Protein |
| 19g Carbohydrate |
| 0.6g Fiber |
| 85mg Sodium |

For more great healthy recipes, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.



The Fitness Guru Says...

Question of the Month: "What Exercises Can I Do To Reduce My Low Back Pain?"

Dear Employee,

Exercises to reduce low back pain are not difficult and can be done at home without any special equipment. Try to exercise a little bit every day, including getting some type of aerobic exercise such as walking. Even a couple of minutes will be helpful, and you can slowly increase your time. In addition, pick a couple of stretching and strengthening exercises that you enjoy doing. Talk with your doctor about additional exercises that will work best for you.

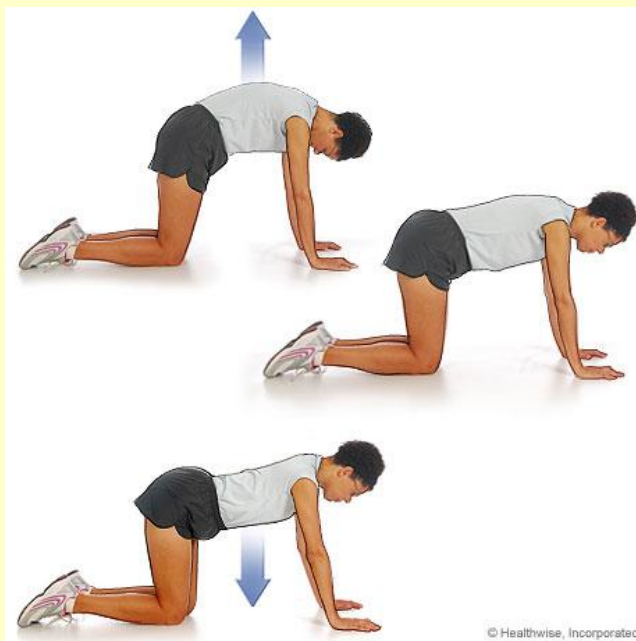
Here is an exercise to try when no position eases your back pain:

Cat-Camel:

1. Get down on your hands and knees on the floor.
2. Relax your head, and allow it to droop.
3. Round your back up toward the ceiling until you feel a nice stretch in your upper, middle and lower back.
4. Hold this stretch for as long as it feels comfortable, or about 15 to 30 seconds.
5. Return to the starting position with a flat back while you are on all fours.
6. Let your back sway by pressing your stomach toward the floor. Lift your buttocks toward the ceiling.
7. Hold this position for 15 to 30 seconds.
8. Repeat 2 to 4 times

Best of Health!

F.G. (a.k.a. Fitness Guru)



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It's Easy To Take Breathing For Granted



Suddenly, coughing, wheezing and an uncomfortable tightness in the chest can make one of the most natural things in the world one of the most difficult. Nearly 23 million Americans struggle with asthma. Many people have "Allergic Asthma" which means that allergens – like dust mites, mold, animal dander, pollen and tobacco smoke – make their asthma symptoms worse.

Don't let asthma control your life. **Enroll in the Alere Asthma Condition Care Program by calling 1-866-674-9103, or for more information visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>).** The Alere Asthma Condition Care Program is FREE and completely confidential! Alere's respiratory nurse team is available when you need them – days, nights, even on weekends! They will work with you one-on-one by phone, online chat or secure email to help you control your asthma and live symptom free.

Dealing With Back Pain Or Arthritis?



Musculoskeletal pain (MSP) is a frequent source of bodily pain. Whether it's back pain or arthritis, identifying aggravating factors and how to control symptoms is important to managing pain. The **Alere MSP Condition Care Program** provides you with individualized telephonic coaching and education by expert clinicians to help you fully understand how to manage pain and improve your quality of life.

Enroll in this free and confidential program by calling 1-866-674-9103, or for more information visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>).

Flexible Spending Account – Benny Card Update

Effective April 1, 2013, a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act that requires consumers be provided with the ability to pay using a PIN (Personal Identification Number) with the Benny Card. Keep in mind, that the **use of a PIN is optional, and is not required** to access your funds via the Benny Card. You can continue to use your Benny Card as you always have – no change required, simply by swiping your card and providing a signature.

So now you have two choices: 1) You may continue to use your Benny Card as you always have and no action is required on your part or 2) You may request a PIN for your Benny Card by calling the card activation center at (866) 898-9795. Do not call ASIFlex as only the card activation center can provide the PIN.



For additional information, visit the Statewide Benefits Office website at www.ben.omb.delaware.gov/fsa. You may also call ASIFlex at (800) 659-3035 or Larry Frank at the Statewide Benefits Office at (302) 739-8331 or (800) 489-8933.